Customer Onboarding Portal ("Portal") Terms and Conditions

Introduction

These Terms and Conditions ("Terms") set out how Simplify Moving Limited provides access to the Portal and related services. These services include facilitating identity verification, proof of funds, source of funds and other customer due diligence checks, and obtaining information concerning your property transaction. Simplify Moving Limited is not itself required to carry out these checks for its own legal or regulatory purposes. However, information obtained through the Portal may be shared with Trusted Third Parties involved in your transaction, including organisations outside the Simplify group, as explained below.

Please read these Terms carefully before you accept them. These Terms tell you who we are, how we will provide services to you, how we may change the Terms, what to do if there is a problem and other important information.

If you think that there is a mistake in these Terms, please contact us to discuss. If you do not agree to these Terms, we will not be able to provide services to you.

About us

Simplify is a trading name of Simplify Moving Limited. References to "we", "us" and "our" mean Simplify Moving Limited. References to the "Simplify group" mean Simplify Moving Limited and its group companies, which include My Home Move Ltd (03874320), Move with Us Ltd (03883536) and current subsidiaries including Premier Property Lawyers Limited, Advantage Property Lawyers, JS Law Limited and Dorling Cottrell Limited. All are registered in England and Wales. Full company details are available from Companies House.

Members of the Simplify group may be involved in providing, supporting or administering the Services, including taking or processing payment, supporting the operation of the Portal, processing information, or providing related transaction support. Where a member of the Simplify group is instructed to provide legal or conveyancing services in relation to your property transaction, it will do so in its own capacity and subject to its own terms of business, privacy information, regulatory obligations and professional obligations.

Our agreement with you

These Terms form a binding agreement between you and us. By entering into the agreement, you also agree that your personal data will be processed in accordance with these Terms and the Privacy Notice.

Trusted Third Parties

You may have been introduced to us by, or may be using our services in connection with, a Trusted Third Party ("TTP"). We may share identity verification results, proof of funds information, source of funds information and relevant transaction information with one or more TTPs involved in your property transaction.

Where a conveyancer, solicitor, licensed conveyancer or other professional adviser involved in your transaction is unable to continue acting, or a different professional adviser is instructed in connection with the same transaction, you agree that we may make available relevant identity

verification results, proof of funds information, source of funds information and related transaction information to the replacement or newly instructed TTP where reasonably necessary for legal, regulatory, anti-money laundering, fraud prevention, professional or transaction management purposes.

TTPs may include estate agents, conveyancers, solicitors, licensed conveyancers, mortgage brokers, lenders and other professional advisers involved in your property transaction, including organisations outside the Simplify group. These organisations may require identity verification results, proof of funds information, source of funds information and transaction information for their own legal, regulatory, anti-money laundering, fraud prevention, professional or transaction management purposes.

Simplify Moving Limited provides the Portal and related services to facilitate checks and information sharing with relevant TTPs. Simplify Moving Limited does not carry out those checks to meet its own anti-money laundering, legal or regulatory obligations, and is not responsible for satisfying the legal, regulatory, anti-money laundering or professional obligations of any TTP.

TTPs are independent organisations. Where a TTP receives information from us, it is responsible for how it uses that information and may process personal data in accordance with its own privacy information and legal, regulatory or professional obligations.

A TTP may also include a member of the Simplify group where that group company is instructed to provide legal, conveyancing or other professional services in relation to your property transaction. In that capacity, the relevant group company will be responsible for its own legal, regulatory, professional and data protection obligations.

The Services We Provide

The Services include:

1. Providing you with access to our Portal.
2. Using our Portal to obtain identity verification information, proof of funds information, source of funds information and other customer due diligence information required by relevant TTPs.
3. Obtaining, reviewing and providing information and supporting documentation relating to proof of funds, source of funds and other anti-money laundering or customer due diligence requirements requested by relevant TTPs.
4. Taking or facilitating payment for the Services, which may be carried out by Simplify Moving Limited or another member of the Simplify group.
5. Using members of the Simplify group to support the operation, administration and delivery of the Portal and Services, including processing information where required.
6. Adding supplementary information, such as answers to questions, to allow us to provide further required property information to TTPs, including third-party lawyers and other professional advisers outside the Simplify group, to assist with the progression of the transaction.

Payment for the Services may be taken or processed by Simplify Moving Limited or another member of the Simplify group. Any payment taken through or in connection with the Portal relates to the Services described in these Terms, unless we tell you otherwise.

The services and materials provided through the Portal are provided to support the property transaction and are not legal, regulatory, financial or compliance advice. You, and any TTP receiving information through or in connection with the Portal, should make your own assessment of the information and obtain appropriate professional advice where required.

Where identity verification results, proof of funds information, source of funds information or transaction information are made available to a TTP, the TTP remains responsible for determining whether the information is sufficient for its own legal, regulatory, anti-money laundering, fraud prevention or professional obligations. Nothing in these Terms makes Simplify Moving Limited or any member of the Simplify group responsible for satisfying any TTP's obligations.

We may use third-party suppliers, including identity verification and customer due diligence providers, to undertake or support checks and assist us in providing the Services. We take reasonable care in selecting our suppliers.

Identity Verification, Proof of Funds and Transaction Information

To provide the Services to you and to relevant TTPs, you authorise us and our third-party suppliers to obtain, verify, record, review and share information and documentation that helps verify your identity, establish proof of funds, identify source of funds and otherwise support customer due diligence requirements relating to your property transaction. We do this to facilitate the services requested by, or required in connection with, relevant TTPs, and not because Simplify Moving Limited is itself required to complete those checks for its own legal or regulatory purposes.

From time to time, we may require you to provide and/or confirm information and documentation that will allow us or relevant TTPs to identify you, assess proof of funds, understand source of funds or support other customer due diligence requirements relating to your property transaction.

You are responsible for ensuring that any information and documentation you provide through the Portal is accurate, complete, current and not misleading.

You must not upload false, inaccurate, altered or misleading information or documentation, use another person's identity documents, impersonate anyone, or allow another person to complete checks on your behalf unless we expressly permit this.

We may decline to process information, suspend or restrict access to the Portal, withhold results, or stop providing the Services where information is incomplete, inconsistent, inaccurate, suspicious, unlawful, or where we consider it necessary to protect you, us, the Simplify group, a TTP, our suppliers or others.

Our third-party suppliers may undertake or support identity verification, proof of funds, source of funds and other customer due diligence checks using the information and documentation you provide through the Portal. The results of those checks may then be made available to us and relevant TTPs involved in your property transaction.

To reduce duplication of checks and support the efficient progression of your transaction, those results may be shared with more than one relevant TTP involved in the same property transaction, including a replacement conveyancer, solicitor or licensed conveyancer where the original adviser is unable to act.

This may include electronic identity verification checks, document authenticity checks, biometric likeness checks and other checks used to confirm that identity documents are genuine and relate to the individual using the Portal.

This may also include collecting, reviewing, recording and sharing identity verification results, copies of identification documents, proof of funds information, source of funds information, bank account information, financial transaction information, supporting documentation and relevant transaction information with TTPs, including external solicitors, licensed conveyancers or other professional advisers, where required for legal, regulatory, anti-money laundering, fraud prevention, professional or transaction management purposes.

We do not guarantee that any identity verification, proof of funds, source of funds or customer due diligence check will identify all risks, fraud, errors or inconsistencies.

Who Can Use Our Services and Portal

You must be 18 years or older to use our services and Portal. By agreeing to these Terms and using the services, you warrant that you are 18 years or older.

Data Protection

The Customer Onboarding Portal Privacy Notice sets out how Simplify Moving Limited processes personal data collected through, or provided in connection with, the Portal. It also explains your rights under data protection law.

We will process your personal data in accordance with these Terms and the Customer Onboarding Portal Privacy Notice. If there is any inconsistency between these Terms and the Privacy Notice in relation to how personal data is processed, the Privacy Notice will provide the more detailed explanation.

Where we share information with a TTP, that organisation will normally act as an independent controller of your personal data and will be responsible for its own processing activities. You should review the relevant TTP's privacy information for details of how it uses, stores and shares your personal data.

Members of the Simplify group may process personal data in connection with the Portal and Services, including to support payment processing, administration, customer due diligence, transaction support and the provision of legal or conveyancing services where a group company is instructed. Where a group company acts as your instructed law firm or conveyancer, it may process personal data as an independent controller in accordance with its own privacy information and professional obligations.

We may share information with TTPs, members of the Simplify group, suppliers, fraud prevention agencies, regulators, law enforcement authorities or other relevant organisations where

necessary to prevent, detect or investigate fraud, crime, misuse of the Portal, security incidents or unlawful activity.

Your Concerns

If you have any questions, queries or complaints regarding the services we are providing to you through this Portal or the Portal itself, then please let us know by emailing us at queries@simplify.co.uk.

Security

Through the Portal, we provide a variety of services to you which can only be accessed with a username and password. Use of these services is restricted to authorised persons only.

If you believe you have been granted access to any document or information by mistake, please contact us by email to queries@simplify.co.uk. Please also contact us if you have been provided with permission to access the services but are experiencing any problems.

Through the Portal, you can provide information about the transaction and use other functionality that we make available from time to time. We will provide or ask you to set security details for access to the Portal. These could include a password, security code etc. We may change these requirements at any time.

If your property transaction involves more than one person, each person named on the transaction must register for the Portal. Each person will have separate details to access and use the service.

You must not disclose your username or password to any other person. If you believe someone other than you has acquired your log-on details, please contact us by email to queries@simplify.co.uk.

You must not obtain or attempt to obtain unauthorised access to an area of the Portal other than that which has been identified as being available to you through the usernames and passwords provided to you, or encourage, permit, or assist any other person to do so.

Access to the Portal

We may make changes to the way that the services are accessed at any time. We will tell you about such changes by either placing a message on our website, via your mobile device, or by text, email or by post.

You are responsible for maintaining your computer or mobile device, for ensuring that it is compatible with the services and for downloading the latest version of the app.

Occasionally, we may need to carry out maintenance that may limit the availability of the services.

We do not guarantee that the Portal or Services will always be available, uninterrupted, secure or error-free.

We shall use reasonable endeavours to keep the services free from viruses and corrupt files but cannot guarantee this. You should ensure that you have appropriate anti-virus software installed on any computer or mobile devices that you use to access the services.

We shall not be liable for any loss or damage you suffer if your device is infected by a virus or corrupt file unless such loss or damage is the direct result of our negligence or deliberate default.

Viruses, Hacking and Other Offences

You must not misuse our Portal by knowingly introducing viruses, trojans, worms, logic bombs or other material which is malicious or technologically harmful.

You must not attempt to gain unauthorised access to our Portal, the server on which our Portal is stored or any server, computer or database connected to our Portal.

You must not attack our Portal via a denial-of-service attack or a distributed denial-of-service attack. By breaching this provision, you would commit a criminal offence under the Computer Misuse Act 1990.

We will report any such breach to the relevant law enforcement authorities, and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use our Portal will cease immediately. You will be responsible for any losses, costs, claims or expenses suffered by Simplify Moving Limited, members of the Simplify group, or our suppliers arising from your breach of this section to the extent permitted by law.

We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of our Portal or to your downloading of any material posted on it, or on any website linked to it.

Intellectual Property Rights

We are the owner or the licensee of all intellectual property rights in our Portal, and in the material published on it. Those works are protected by copyright laws and treaties around the world. All such rights are reserved.

You must not use any part of the materials on our Portal for commercial purposes without obtaining a licence to do so from us or our licensors.

If you print off, copy, or download any part of our Portal in breach of these Terms, your right to use our Portal will cease immediately and you must, at our option, return or destroy any copies of the materials you have made.

Our Liability

The material displayed on our Portal is provided without any guarantees, conditions, or warranties as to its accuracy.

To the fullest extent permitted by law, we, other members of our group of companies and third parties connected to us hereby expressly exclude:

References to our liability in these Terms include the liability of Simplify Moving Limited, members of the Simplify group, and our respective officers, employees, agents and suppliers, to the extent permitted by law.

- All conditions, warranties and other Terms which might otherwise be implied by statute, common law, or the law of equity.
- Any liability for any direct, indirect or consequential loss or damage incurred by any user in connection with our Portal or in connection with the use, inability to use, or results of the use of our Portal, any websites linked to it and any materials posted on it.

This includes, without limitation, any liability for:

- Loss of income or revenue;
- Loss of business;
- Loss of profits or contracts;
- Loss of anticipated savings;
- Loss of data;
- Loss of goodwill;
- Wasted management or office time; and
- Any other loss or damage of any kind, however arising and whether caused by tort, including negligence, breach of contract or otherwise, even if foreseeable.

This does not affect our liability for death or personal injury arising from our negligence, nor our liability for fraudulent misrepresentation or misrepresentation as to a fundamental matter, nor any other liability which cannot be excluded or limited under applicable law.

General

This agreement is personal to you, and you cannot transfer your rights or obligations to anyone else. We may transfer our rights and obligations at any time.

If any term of this agreement is found to be unenforceable, this will not affect the validity of any others.

All the information we give you and all communications from us will be in English. We will only accept communications and instructions from you in English.

The Portal and these Terms shall be governed in all respects by English law and are subject to the exclusive jurisdiction of the English courts.

Changes to These Terms

We reserve the right to amend these Terms from time to time, and any amendments will take effect upon posting to this Portal.

You are advised and expected to check these Terms from time to time to take notice of any changes we make, as they are legally binding on you.

Some of the provisions contained in these Terms may also be superseded by provisions or notices published elsewhere on the Portal.

Terms Last Updated: July 2026